IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Binder et al.

Serial No. : 10/680,373 Examiner: Murdough, Joshua A.

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For : SYSTEM AND METHOD FOR CONDUCTING OFF-LINE AND ON-LINE PRE-AUTHORIZED PAYMENT TRANSACTIONS

AMENDMENT

Commissioner of Patents
Alexandria, VA 22313-1450
Sir:

In response to the Office Action mailed on August 16, 2007 ("Office Action"), applicants present amendments and remarks.

Amendments to the Claims being at page 2 of this paper.

Remarks begin at page 7 of this paper.